

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Angela Cephas	Debtor(s)	CHAPTER 13
PNC Bank, National Association	Movant	
vs.		
Angela Cephas	Debtor(s)	NO. 22-10183 ELF
Jeffrey Cephas	Co-Debtor	
Kenneth E. West	Trustee	11 U.S.C. Section 362 and 1301

**MOTION OF PNC Bank, National Association
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362 and 1301**

1. Movant is PNC Bank, National Association.
2. Debtor and Jeffrey Cephas, co-debtor are the owner(s) of the premises 69 Bartram Avenue, Lansdowne, PA 19050, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$178,489.00 on the mortgaged premises that was executed on July 26, 2007.
4. Kenneth E. West, is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor and Jeffrey Cephas, co-debtor have failed to make the monthly post-petition mortgage payments in the amount of \$1,719.77 for the months of May 2022 through July 2022 plus late charges if applicable.
7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$5,159.31 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Rebecca A. Solarz, Esq.

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